

Information to identify the case:

Debtor 1	<u>William J. Kistner</u>	Social Security number or ITIN	xxx-xx-4848
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Debra C. Kistner</u>	Social Security number or ITIN	xxx-xx-0526
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-16862-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Kistner

Debra C. Kistner

12/13/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William J. Kistner
Debra C. Kistner
Debtors

Case No. 18-16862-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 13, 2022

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William J. Kistner, Debra C. Kistner, 207 New Jersey Avenue, Collingswood, NJ 08108-1611
aty	+ Friedman Vartolo, 85 Broad St Suite 501, New York, NY 10004-1734
517586108	+++ USAA Savings Bank, c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518010975	WILMINGTON SAVINGS FUND SOCIETY, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
517581008	+ WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A, CHRISTIANA TRUST, NOT INDIVIDUALLY BUT A, FOR HILLDALE TRUST, Fay Servicing, LLC, 3000 Kellway Dr Ste 150 Carrollton, TX 75006-3357
517535413	+ Wilmington Savings Fund Society, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 13 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 13 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: ECF@fayservicing.com	Dec 13 2022 20:40:00	FAY SERVICING, LLC, 939 WEST NORTH AVE, SUITE 680, CHICAGO, IL 60642
cr	+ Email/Text: RASEBN@raslg.com	Dec 13 2022 20:40:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
517440382	+ EDI: BANKAMER2.COM	Dec 14 2022 01:43:00	Bank Of America, 100 North Tryon St., Charlotte, NC 28202-4031
517440383	+ EDI: CAPITALONE.COM	Dec 14 2022 01:43:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517578336	Email/PDF: bncnotices@becket-lee.com	Dec 13 2022 20:50:29	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517440385	+ EDI: CITICORP.COM	Dec 14 2022 01:43:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517557746	EDI: CRFRSTNA.COM	Dec 14 2022 01:43:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517440386	+ EDI: CRFRSTNA.COM	Dec 14 2022 01:43:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
517451095	EDI: DISCOVER.COM	Dec 14 2022 01:43:00	Discover Bank, Discover Products Inc, PO Box

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		3025, New Albany, OH 43054-3025
517440387	+ EDI: DISCOVER.COM	Dec 14 2022 01:43:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517440388	Email/Text: ECF@fayservicing.com	Dec 13 2022 20:40:00 Fay Servicing Llc, 939 W North Ave., Ste. 680, Chicago, IL 60642
518317345	Email/Text: ECF@fayservicing.com	Dec 13 2022 20:40:00 Fay Servicing, LLC, PO Box 814609, Dallas, TX 753814609
517440389	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 13 2022 20:40:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517584015	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 13 2022 20:41:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
519478005	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 13 2022 20:41:00 Metropolitan Life Insurance Company, C/O Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT.84165, Metropolitan Life Insurance Company, C/O Select Portfolio Servicing 84165-0250
519478004	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 13 2022 20:41:00 Metropolitan Life Insurance Company, C/O Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT. 84165-0250
517594490	Email/Text: Bankruptcy.Notices@pnc.com	Dec 13 2022 20:40:00 PNC BANK, NATIONAL ASSOCIATION, 222 Delaware Avenue, Wilmington, DE 19899
518725207	Email/Text: Bankruptcy.Notices@pnc.com	Dec 13 2022 20:40:00 PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
517440390	Email/Text: Bankruptcy.Notices@pnc.com	Dec 13 2022 20:40:00 Pnc Bank, Attn: Bankruptcy Department, 6750 Miller Road; Mailstop Br-Yb58-01-3, Brecksville, OH 44141
517589606	EDI: PRA.COM	Dec 14 2022 01:43:00 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517589611	EDI: PRA.COM	Dec 14 2022 01:43:00 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517440391	+ Email/Text: ClericalSupport@tenagliahunt.com	Dec 13 2022 20:40:00 Tenaglia & Hunt, 395 West Passaic St, Suite 205, Rochelle Park, NJ 07662-3016
518967714	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 13 2022 20:41:00 U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
518967715	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 13 2022 20:41:00 U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing,
517440392	+ EDI: USAA.COM	Dec 14 2022 01:43:00 Usaa Svg Bk, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
517570216	+ EDI: AIS.COM	Dec 14 2022 01:43:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517440384	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-1

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor William J. Kistner aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Andrew Thomas Archer	on behalf of Joint Debtor Debra C. Kistner aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not Individually but as Trustee for Hilldale Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FAY SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor USAA FEDERAL SAVINGS BANK hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin M. Buttery	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, Not Individually but as Trustee for Hilldale Trust kbuttery@moodklaw.com
Laura M. Egerman	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, Not Individually but as Trustee for Hilldale Trust bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com
Melissa N. Licker	on behalf of Creditor FAY SERVICING LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Sindi Mncina	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not Individually but as Trustee for Hilldale Trust smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15